

AMENDMENTS TO THE SPECIFICATION:

Please amend the Specification as follows:

1. Paragraph 29

By way of a non-limiting example, Figure 2 illustrates a financial product provider 200 in which the features and principles of the present invention may be implemented. As illustrated in the block diagram of Figure 2, a financial product provider 200 includes a computing platform 210, an input module 220, an output module 230, a network interface 240, customer representative station(s) 250, and voice recognition unit(s) 260. Computing platform 210 is adapted to provide the necessary functionality and computing capabilities to analyze the customer information from the communications network 400. Customer information is received from communications network 400 through the communications network interface 240. The communications network interface 240 routes the customer information to the computing platform 210. Information concerning the offered financial product and optimizing information, collectively referred to as the "offer," are provided as output from financial ~~service~~ product provider 200 to be communicated to the customers 310-350 through communications network 400 by using output module ~~220~~ 230, customer representative stations 250, or voice recognition units 260 routed through the communications network interface 240.

2. Paragraph 30

Output module ~~2300~~ 230 provides the necessary functionality to generate the offer to be routed to communications network interface 240. Customer

representative stations 250 may comprise a keyboard, a mouse, a disk drive or any other suitable input device for providing generating the offer to be routed to communications network interface 240. Voice recognition units 260 may comprise a voice recognition unit to generate the offer to be routed to communications network interface 240. Communications network interface 240 receives customer information from the communications network 400 (such as a LAN, WAN, intranet or the Internet) and transmits the offer back. For example, network interface 240 may be connected to Internet data through the communications network 400. The output module 230 may also be used for other purposes, such as internal reports or monitoring and interfacing with database 600.